

In re:  
Madeline A. Ceraul  
Debtor

Case No. 16-17821-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Jan 14, 2022

Form ID: 3180W

Total Noticed: 13

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Madeline A. Ceraul, 204 South Main Street, Pen Argyl, PA 18072-9699
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13845368	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14642613	+ U.S. Bank Trust National Association, as Trustee for Dwelling Series III, Trust, C/O Rushmore Loan Management Services, P.O. Box 55004 Irvine, CA 92619-5004
13978242	+ William Hronis, Esquire, 609 West Hamilton Street, Suite 18, Allentown, PA 18101-2125

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 14 2022 23:41:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13882083	+ EDI: TCISOLUTIONS.COM	Jan 15 2022 04:43:00	Mid America Bank & Trust, PO Box 89725, Sioux Falls, SD 57109-9725
13873324	EDI: PRA.COM	Jan 15 2022 04:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13821301	EDI: PENNDEPTREV	Jan 15 2022 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13821301	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 16, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2022 at the address(es) listed below:

Name	Email Address
BRIAN E. CAINE	on behalf of Creditor US Bank Trust National Association as Trustee of the Igloo Series III Trust bcaine@parkermccay.com BKcourtnotices@parkermccay.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Citibank N.A., as Trustee et al c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
JILLIAN NOLAN SNIDER	on behalf of Creditor US Bank Trust National Association as Trustee of the Igloo Series III Trust jsnider@fbtlaw.com agilbert@tuckerlaw.com
JONATHAN C. SCHWALB	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Dwelling Series III Trust bankruptcy@friedmanvartolo.com
LAUREN MOYER	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Dwelling Series III Trust lmoyer@friedmanvartolo.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Dwelling Series III Trust ldoyle@milsteadlaw.com, bankruptcy@friedmanvartolo.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM HRONIS	on behalf of Debtor Madeline A. Ceraul william.hronis@gmail.com hronis@rcn.com

TOTAL: 11

**Information to identify the case:**

Debtor 1	<b>Madeline A. Ceraul</b>	Social Security number or ITIN xxx-xx-4130
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court    Eastern District of Pennsylvania		
Case number: <b>16-17821-pmm</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Madeline A. Ceraul  
aka Madeline Ann Ceraul

1/13/22

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**